

**REMARKS/ARGUMENTS**

Claims 1-3, 5-7, 10 and 11 now stand in the present case, claims 1 and 5-7 having been amended, claims 4 and 8-9 having been canceled, and new claims 10-11 having been added. Reconsideration and favorable action is respectfully requested in view of the above amendments and the following remarks.

In the Office Action, the Examiner has rejected claims 7 and 8 under 35 U.S.C. § 101. As noted above, Applicant has amended claim 7 in order to correct the deficiency pointed out by the Examiner and has canceled claim 8. Accordingly, the Examiner's § 101 rejection of the claims I believed to have been overcome.

The Examiner has also rejected claims 1-6 and 9 under 35 U.S.C. § 102(b) as being anticipated by Ross. As noted above, Applicant has amended independent claims 1 and 5 and in view of the amendments the Examiner's rejection of the claims is believed to have been overcome, as will be described in greater detail below.

Independent claims 1 and 5 have been amended and support for the amendments can be found in the present specification at page 4, lines 20-23, page 5, line 8, and page 5, line 32 through page 6, line 1 and claim 4 as originally filed. More particularly, claims 1 and 5 now require:

said plurality of sources including a local store arranged in operation to store previous authentication ratings for a plurality of entities, and said analysis step involving combining previous authentication ratings for said entity with one or more current authentication ratings for said entity.

This claim feature is not taught or suggested by Ross.

The databases 112a to d referred to by the Examiner in his argument rejecting original claim 4 are not arranged in operation to store previous authentication ratings.

Instead they are third-party databases which store information about people with whom those third parties have dealings. Examples include information held by the U.S. Postal Service, VISANET, the Social Security Administration, the Internal Revenue Service, etc. (see paragraphs [0032] and [0033] of Ross.

Ross simply does not propose a store arranged in operation to store previous authentication ratings and the subsequent use of those previous authentication ratings in deriving a new authentication rating. Hence, the present claims patentably define over Ross. The advantage of utilizing previous case data for the entity being authorized is that the reliability of the authentication process is improved in a technically straightforward manner.

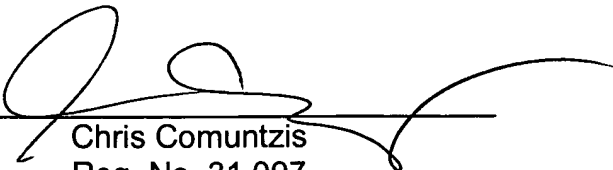
Therefore, in view of the above amendments and remarks, it is respectfully requested that the application be reconsidered and that all of claims 1-3, 5-7 and 10-11, now standing in the application, be allowed and that the case be passed to issue. If there are any other issues remaining which the Examiner believes could be resolved through either a supplemental response or an Examiner's amendment, the Examiner is respectfully requested to contact the undersigned at the local telephone exchange indicated below.

GHANEA-HERCOCK  
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Respectfully submitted,

**NIXON & VANDERHYE P.C.**

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